

**Appl. No.** : **09/737,168**  
**Filed** : **December 13, 2000**

## **AMENDMENTS TO THE CLAIMS**

1. (Previously Presented) An electronic vehicle loan approval system comprising:
  - an electronic vehicle loan application, wherein the application permits entry of loan data and first vehicle data from a vehicle dealership;
  - a credit score module comprising computer readable instructions configured to accept the loan data, process it in accordance with a predetermined credit score formula and provide a credit score for a consumer;
  - a qualification module comprising computer readable instructions configured to electronically submit said credit score to a plurality of banks and receive a plurality of loan approvals from said bank; and
  - an ordering module comprising computer readable instructions for ranking said loan approvals based on the value of each approved loan to the vehicle dealership and creating a list of approved loans.
2. (Original) The system of Claim 1, wherein the first vehicle data comprises the make, model, year and price of the automobile.
3. (Original) The system of Claim 1, wherein the credit score module comprises instructions for retrieving a credit report on the consumer.
4. (Original) The system of Claim 1, wherein the qualification module comprises a table of rules for approving loans.
5. (Original) The system of Claim 1, wherein the qualification module comprises instructions for retrieving automobile data from an automobile inventory database.
6. (Original) The system of Claim 5, wherein the automobile inventory database comprises the make, model, year and price of a plurality of automobiles.
7. (Original) The system of Claim 1, wherein the qualification module comprises instructions for determining whether the consumer qualifies through a second bank for a second vehicle.
8. (Previously Presented) A computerized method of determining the most advantageous loan application for a vehicle dealership, comprising:
  - determining a credit score of an electronic vehicle loan application for a first vehicle submitted by a vehicle dealership;

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comparing the credit score with a predetermined lending criteria to determine if the loan application meets the lending requirements of one or more banks;

submitting the loan application to the one or more banks if the lending requirements have been met;

receiving a denial of the loan application from at least one of the one or more banks, wherein responsive to said denial, a second vehicle is selected from an inventory of vehicles;

resubmitting the loan application for the second vehicle to the bank that denied the loan application for the first vehicle;

receiving a plurality of loan approvals from said one or more banks; and

ranking said approved loans based on the revenue that each of said approved loans would generate for the dealership, thereby creating a list of approved loans.

9. (Previously Presented) The method of Claim 8, wherein the credit score is determined by a credit agency.

10. (Original) The method of Claim 8, wherein receiving the denial of the loan application comprises receiving a reason code that explains the rationale for the denial.

11. (Original) The method of Claim 8, wherein the inventory comprises a database of vehicles.

12. (Previously Presented) A system for approving a vehicle loan application, comprising:

means for determining a credit score based on data contained in an electronic vehicle loan application for a first vehicle submitted by a vehicle dealership;

means for determining if the loan application meets the lending requirements of one or more banks based on the credit score and the data contained in the loan application;

means for submitting the loan application to the one or more banks if the lending requirements have been met;

means for receiving a denial of the loan application from at least one of the one or more banks, wherein responsive to said denial, a second vehicle is selected from an inventory of vehicles;

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means for resubmitting the loan application for the second vehicle to the at least one bank that has denied the loan application for the first vehicle;

means for receiving a plurality of loan approvals from said one or more banks; and

means for ranking said approved loans based on the revenue that each of said approved loans would generate for the dealership and for creating a list of approved loans.

13. (Original) The system of Claim 12, wherein the credit score is determined by electronically transmitting the loan application to a credit agency.

14. (Original) The system of Claim 12, wherein the means for receiving the denial of the loan application comprises a reason code that explains the rationale for the denial.

15. (Original) The system of Claim 12, wherein the inventory comprises a database of vehicles.

16. (Previously Presented) A computerized method of determining the a loan application for a vehicle dealership, comprising:

receiving vehicle loan application data comprising vehicle identification data, a desired loan amount and identification of a loan applicant;

submitting a vehicle loan application to a plurality of lenders;

receiving a plurality of loan approvals from one or more of the plurality of the lenders;

ranking the plurality of approved loans based on revenue that each of the approved loans would generate for the dealership; and

creating a list of the approved loans based on the ranking.

17. (Previously Presented) The method of Claim 16, further comprising:

obtaining a credit score of the loan applicant;

determining whether the credit score of the loan applicant satisfies a minimum requirement of the plurality of lenders; and

submitting the vehicle loan application only to those lenders whose minimum requirement has bee satisfied.

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18. (Previously Presented) The method of Claim 17, wherein the credit score is obtained by processing the loan application data in accordance with a predetermined credit score formula.

19. (Previously Presented) The method of Claim 17, wherein the credit score is obtained from a credit agency.

20. (Previously Presented) The method of Claim 16, further comprising:

receiving a denial of the loan application from a bank among the plurality of the lenders; and

submitting another loan application for another vehicle to the bank that has denied loan application.

21. (Previously Presented) The method of Claim 20, wherein the other vehicle has a desired loan amount smaller than that of the vehicle for which the original loan application has been submitted.

22. (Previously Presented) A system for determining the most advantageous loan application for a vehicle dealership, comprising:

means for receiving vehicle loan application data comprising identification of a vehicle, a desired loan amount and identification of a loan applicant;

means for submitting a vehicle loan application to a plurality of lenders;

means for receiving a plurality of loan approvals from one or more of the plurality of the lenders;

means for ranking the plurality of approved loans based on revenue that each of the approved loans would generate for the dealership; and

means for creating a list of the approved loans based on the ranking.